

Tennessee Water and Wastewater Funding Sources

Compiled by the Environmental Finance Center Network, October 2017

Organization	Program (key words)	Purpose or Use of Funds	How to Apply	Website	Contact
Tennessee Department of Environment and Conservation	Drinking Water State Revolving Fund (DWSRF) Loan Program <i>(water)</i>	Drinking Water State Revolving Fund (DWSRF) loans are available for the Planning, Design, and Construction Phases of drinking water facilities. The funds may be used for all three phases or in any combination. Applicants for DWSRF loan funding must submit a request for funding along with a project description, cost estimate and project justification.	To obtain an SRF loan, the project must be included on a Priority Ranking List via letter from the city, utility district, authority, or consultant and, either concurrently or subsequently, the loan must be requested via letter from the city's, utility district's, or authority's authorized representative.	https://tn.gov/environment/article/wr-srf-drinking-water-state-revolving-fund-loan-program	Sherwin Smith sherwin.smith@tn.gov 615-532-0445 312 Rosa L. Parks Avenue Nashville, Tennessee 37243
	Clean Water State Revolving Fund (CWSRF) Loan Program <i>(sewer)</i>	Clean Water State Revolving Fund (CWSRF) loans are available for the Planning, Design, and Construction Phases of waste water facilities. The funds may be used for all three phases in any combination. Eligible projects include new construction or the upgrading/expansion of existing facilities and may encompass wastewater treatment plants, pump stations, force mains, collector sewers, interceptors, elimination of combined sewer overflows, and/or nonpoint source pollution remedies.		https://tn.gov/environment/article/wr-srf-clean-water-state-revolving-fund-loan-program	
	Qualified Energy Conservation Bonds <i>(energy efficiency)</i>	Qualified Energy Conservation Bonds (QECBs) are low-interest bonds available for issuance by state, local, and tribal governments to finance qualified energy conservation projects. Eligible projects are broadly defined, and may include energy efficiency retrofits in public buildings, green communities programs, and renewable energy production, among others.	To apply, submit a proposal using the Request for Proposals Form. For more information on the proposal submission process and the information needed to submit a proposal, please visit the TDEC Office of Energy Programs website. Background materials and resources can be downloaded off of the website.	https://tn.gov/environment/article/energy-qualified-energy-conservation-bonds	Alexa Voytek alexa.voytek@tn.gov 615-532-0238 312 Rosa L. Parks Avenue Nashville, Tennessee 37243
USDA Rural Development	Waste and Water Disposal Direct Loans and Grants <i>(water, sewer)</i>	The purpose of this program is to develop water and waste disposal systems in rural areas with populations less than 10,000. Fixed, low interest rates. Repayment - up to 40 years. Grants may be available.	Applications are accepted on a rolling basis. Paper applications are accepted, or applicants can register for and use RD Apply. Information is available here: http://www.rd.usda.gov/programs-services/rd-apply	http://www.rd.usda.gov/programs-services/water-waste-disposal-loan-grant-program/tn	Keith Head Keith.Head@tn.usda.gov 615-783-1348 3322 West End Avenue, Suite 300 Nashville, Tennessee 37203
	Water and Waste Disposal Guaranteed Loan Program <i>(water, sewer)</i>	The purpose of this program is to provide a loan guarantee for the construction or improvement of water and waste disposal projects serving the financially needed communities of rural areas. This is achieved through bolstering existing private credit structure through the guarantee of quality loans. Guarantees up to 90% available to eligible lenders.		http://www.rd.usda.gov/programs-services/water-waste-disposal-loan-guarantees/tn	
	Water & Waste Disposal Predevelopment Planning Grants <i>(water, wastewater)</i>	This program assists low-income communities with initial planning and development of an application for USDA Rural Development Water and Waste Disposal direct loan/grant and loan guarantee programs. The maximum is \$30,000 or 75% of the predevelopment planning costs.		http://www.rd.usda.gov/programs-services/water-waste-disposal-predevelopment-planning-grants/tn	

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	Emergency Community Water Assistance Grants (water)	This grant program is designed to assist rural communities that have experienced a significant decline in quantity or quality of drinking water due to an emergency, or in which such decline is considered imminent, to obtain or maintain adequate quantities of water that meets the standards set by the Safe Drinking Water Act.		http://www.rd.usda.gov/progras-services/emergency-community-water-assistance-grants/tn	
Economic Development Administration, Department of Commerce	Public Works Program (water, sewer)	This program empowers distressed communities to revitalize, expand, and upgrade their physical infrastructure, and generate or retain long-term, private sector jobs and investment.	Application packages are available at www.grants.gov . Applications will be accepted on an ongoing basis until the publication of a new EDAP FFO.	https://www.eda.gov/funding-opportunities/	Bertha Partin bpartin@eda.gov 404-730-3010 401 West Peachtree Street Northwest, Suite 1820 Atlanta, Georgia 30308
	Economic Adjustment Assistance Program (water, sewer)	This program assists state and local interests in designing and implementing strategies to adjust or bring about change to an economy. The program focuses on areas that have experienced or are under threat of serious structural damage to the underlying economic base.			
National Rural Water Association	NRWA Revolving Loan Fund (water, wastewater)	The Rural Water Loan Fund (RWLF) is a funding program specifically designed to meet the unique needs of small water and wastewater utilities. The RWLF provides low-cost loans for short-term repair costs, small capital projects, or pre-development costs associated with larger projects. The RWLF was established through a grant from the USDA/RUS, and repaid funds used to replenish the fund and make new loans.	Applications can be accessed on website. Applications and supporting documents can be sent by mail or email.	http://nrwa.org/initiatives/revolving-loan-fund/	Bob Freudenthal BobFreudenthal@taud.org 615-896-9022 840 Commercial Court Murfreesboro, Tennessee 37129
Rural Community Assistance Partnership (RCAP)	Communities Unlimited Water/Wastewater Loans (water, wastewater)	Communities Unlimited (CU) provides financing to small, rural communities and tribal nations for water and wastewater projects. CU offers flexible products including: pre-development loans, interim financing, construction loans for system improvements and equipment loans. CU provides fixed – rate loans up to \$500,000 with maturities up to 15 years. Security varies by customer, but is typically a pledge of revenues.	For more information, contact the main office. Applications can be accessed on website. Applications can be sent by email.	https://www.communitiesu.org/index.php/How-We-Help/water-waste-water-loans.html	Holly Baker holly.baker@communitiesu.org 479-443-2700 ext 114 3 East Colt Square Drive Fayetteville, Arkansas 72703
CoBank	Rural Water and Wastewater Lending (water, wastewater)	CoBank works with rural water and wastewater not-for-profit systems, municipalities, and investor-owned utility companies to provide interim and bridge financing, refinance of existing debt, term loans for system upgrades, and lines of credit.	Applications are accepted continuously. To apply, complete an online Loan Request Form at: www.cobank.com/h2oloan	http://www.cobank.com/About-CoBank/Industries-We-Serve/Water.aspx	Mark Shillingford Water @cobank.com 844-846-3135 6340 South Fiddlers Green Circle Greenwood Village, Colorado 80111

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Tennessee Department of Economic and Community Development	Community Development Block Grant Program <i>(water, sewer)</i>	The State of Tennessee Community Development Block Grant (CDBG) program has historically allocated the grant funds to eligible non-entitlement local governments for community development improvements including water and sewer infrastructure, public facilities, owner-occupied housing rehabilitation, and commercial façade improvements.	Applications and guidelines can be accessed on website. Applications may be submitted only once a year.	www.tn.gov/ecd/CDBG	Kent Archer kent.archer@tn.gov 615-354-3591 312 Rosa L. Parks Avenue, 27th Floor Nashville, Tennessee 37243
	Appalachian Regional Commission (ARC) Area Development Fund <i>(water, sewer)</i>	ARC grants are administered either by ARC or by a federal agency selected by the grantee. The Commission administers most grants where the funds are for technical assistance, program operating costs, or equipment purchase, with no construction costs involved. ARC provides funds for basic infrastructure services, including water and sewer facilities that enhance economic development opportunities or address serious health issues for residential customers.	Potential applicants should contact their state ARC program manager to request a pre-application package.	https://www.tn.gov/ecd/topic/appalachian-regional-commission	Brooxie Carlton Brooxie.Carlton@tn.gov 615-336-2481 312 Rosa L. Parks Avenue, 27th Floor Nashville, Tennessee 37243
Tennessee Association of Utility Districts	Interim Loan Program <i>(water, sewer, gas)</i>	This program provides funding for communities that have received a permanent loan commitment from the United States Department of Agriculture, Rural Development ("RD").	For more information or to request an application, please contact Mark L. Butler.	http://www.taud.org/	Mark L. Butler MarkLButler@tnutility.org 615-557-5780 840 Commercial Court Murfreesboro, Tennessee 37129
	Municipal Advisory Services <i>(water, sewer, gas)</i>	This is an alternative to traditional loan programs. Utilities may refund existing debt for savings and borrow for addition capital. Funds are typically available 60 to 90 days after completed advisement.			
Tennessee Valley Authority	EnergyRight Solutions for Business plus Industry <i>(energy efficiency)</i>	Financial assistance is available to help make the transition to a more energy efficient facility. These rebates and incentives are offered through participating local power companies in partnership with TVA. All business customers are eligible for such assistance if they are served by a participating distributor of TVA power.	Incentives are offered through participating Local Power Companies in partnership with TVA. Apply here: http://www.tvaenergyefficiencyincentive.com/	https://www.tva.gov/Energy/EnergyRightSolutions/EnergyRight-Solutions-for-Business-%2B-Industry	TVABusinessIncentive@tva.gov 866-233-0450 424 Church Street, Suite 1320 Nashville, Tennessee 37219
Pathway Lending	Energy Efficiency Loan Program <i>(energy efficiency)</i>	Pathway Lending operates a low-interest, revolving loan fund to finance energy efficiency and renewable energy projects in Tennessee. To date, we have funded more than 200 projects throughout the state.	Applications can be accessed on website. To apply, submit a pre-application.	https://www.pathwaylending.org/energy-efficiency-loans/	Brandon England brandon.england@pathwaylending.org 615-425-7171 201 Venture Circle Nashville, Tennessee 37228